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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Shelton E. HARRISON, et al. Group Art Unit: 3692
Appln. No. : 09/848,639 Examiner: Nguyen
Filed : May 3, 2001 Confirmation No.: 7835
For : ELECTRONIC BOND AND GUARANTY PROCESS AND BUSINESS METHOD



FOURTH SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
U.S. Patent and Trademark Office
Customer Service Window, Mail Stop Amendment
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

Further to the Information Disclosure Statements filed August 29, 2001, June 17, 2003, November 29, 2004 and April 8, 2005, and in accordance with the duty of disclosure under 37 C.F.R. 1.56, 1.97, and 1.98, Applicant hereby brings the following information to the attention of the Examiner.

U.S. Patent No. 6,658,394 B1;

U.S. Patent No. 7,020,634 B2

U.S. Patent No. 7,092,912 B2

In accordance with 37 C.F.R 1.98, copies of the U.S. patents are not enclosed herewith. However, if any copies are needed, the Examiner is respectfully requested to contact the undersigned.

A duly completed Form PTO-1449 is enclosed. The Examiner is accordingly requested to consider each of these documents, and to make them of record in this application by initialing

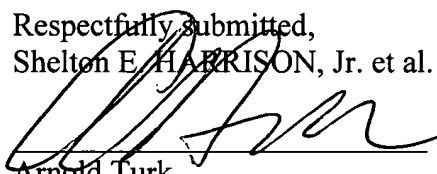
P27587.A11

in the appropriate spaces on the Form PTO-1449. Applicants respectfully request that the Examiner include a copy of the initialed Form PTO-1449 with the next communication from the U.S. Patent and Trademark Office.

Applicants note that this disclosure statement is being filed after first action on the merits, but prior to issuance of an office action closing prosecution. If any fee is required for consideration of this disclosure statement, including any fee under 37 C.F.R. 1.17(p), Applicants hereby authorize that any required fee be charged to Deposit Account No. 19-0089.

Any comments or questions concerning this application can be directed to the undersigned at the telephone number given below.

Respectfully submitted,
Shelton E. HARRISON, Jr. et al.


Arnold Turk
Reg. No. 33,094

March 28, 2007
GREENBLUM & BERNSTEIN, P.L.C.
1950 Roland Clarke Place
Reston, VA 20191
(703) 716-1191

FORM PTO-1449

U.S. Department of Commerce
Patent and Trademark OfficeAtty. Docket No.
P27587Application No.
09/848,639INFORMATION DISCLOSURE STATEMENT
BY APPLICANT
(Use several sheets if necessary)Applicant
Shleton E. HARRISON, Jr. et al.Filing Date
May 3, 2001Group
3692

U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|---------------------|--|-----------------|----------|-----------------|-------|----------|-------------------------------|
| | | 6 6 5 8 3 9 4 | 12/02/03 | KHAISHGI et al. | | | |
| | | 7 0 2 0 6 3 4 | 03/28/06 | KHAISHGI et al. | | | |
| | | 7 0 9 2 9 1 2 | 08/15/06 | KHAISHGI et al. | | | |
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FOREIGN PATENT DOCUMENTS

| | | DOCUMENT NUMBER | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION YES NO |
|--|--|-----------------|------|---------|-------|----------|-----------------------|
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.